

Atty. Docket No.  
**CITI0243**

Serial No.

**10/028,718**

## INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)



Applicant

**Grigor MARKARIAN, et al.**

Filing Date

**December 28, 2001**

Group

**2161**

## U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
DR		6,167,253	12/26/2000	Farris, et al.	455	412	12/24/97
DR		6,138,158	10/24/2000	Boyle, et al.	709	225	4/30/98
DR		6,094,681	7/25/2000	Shaffer, et al.	709	224	3/31/98
DR		6,078,820	6/20/2000	Wells, et al.	455	466	7/6/99
DR		6,055,513	4/25/2000	Katz, et al.	705	26	3/11/98
DR		6,049,698	4/11/2000	Capers, Jr., et al.	455	38.2	12/23/97
DR		6,035,104	3/7/2000	Zahariev	395	200.33	6/28/96
DR		5,959,543	9/28/99	LaPorta, et al.	340	825.44	8/22/96
DR		5,944,786	8/31/99	Quinn	709	206	12/4/96
DR		5,907,547	5/25/99	Foladare, et al.	370	352	10/24/96
DR		5,875,302	2/23/99	Obhan	395	200.55	5/6/97
DR		5,790,790	8/4/98	Smith, et al.	395	200.36	10/24/96
DR		5,745,689	4/28/98	Yaeger, et al.	395	200.36	5/23/96
DR		5,706,211	1/6/98	Beletic, et al.	364	514 R	3/2/95

## FOREIGN PATENT DOCUMENTS

--	--	--	--	--	--	--

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

DR		Sullivan, Eamonn, "Invasion-of-Privacy Fears Can Be Based on Fiction, Not Fact," V. 14, n. 23, p. 44, June 9, 1997
DR		Bonner, Paul, "Cookie Recipes for Web-Page Builders," <i>Windows Sources</i> , Vol. 4, n. 11, p. 209, November, 1997
DR		"Boost Value Added Services with SIM Application Toolkit" (A White Paper), Gemplus, October 8, 1998, 19 pp.
DR		Earls, Alan, "True Test of the Web – As the Web Moves to the Core of Business, Testing of Applications and Infrastructure is More Important Than Ever," <i>Informationweek</i> , n. 718, PGA 1, 1999

RECEIVED  
APR 16 2002  
Technology Center 2100

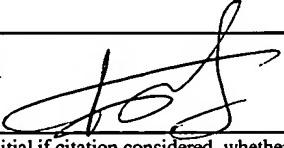
RECEIVED

APR 16 2002

Page 2 of 2

Serial No. 10/028,718

Technology Center 2100

	Wolfe, Devin, "The Promise of Unified Messaging," <i>Network NA</i> , 5 pp., May 1, 1999
DR O I P E APR 11 2002 P A T E N T & T R A D E M A R K O F F I C E	Roselinsky, Milt, "Ready for Prime Time," <i>Telecommunications</i> , Vol. 33, n. 6, p. 42, June, 1999
DR	Varshney, Upkar, Vetter, Ronald J., and Kalakota, Ravi, "Mobile Commerce: A New Frontier" [online], [retrieved on December 28, 2000], 11 pp., Retrieved from the Internet: <a href="http://www.computer.org/computer/articles/October/Varshney/Varshney.html">http://www.computer.org/computer/articles/October/Varshney/Varshney.html</a>
DR	"Mobile Commerce" [online], Copyright 2000 [retrieved on December 29, 2000], 1 p., Retrieved from the Internet: <a href="http://www.3rdfrontier.com/mobilecomm.htm">http://www.3rdfrontier.com/mobilecomm.htm</a>
DR	"Electronic Commerce" [online], [retrieved on December 29, 2000], 1 p., Retrieved from the Internet: <a href="http://www.3rdfrontier.com/elect.htm">http://www.3rdfrontier.com/elect.htm</a>
DR	"After Singapore, India Gets 'CitiAlert'" [online], [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: <a href="http://www.banknetindia.com/issues/alert.htm">http://www.banknetindia.com/issues/alert.htm</a>
DR	"CitiAlert" [online], [retrieved on March 21, 2001], 1 p. (5 of 5), Retrieved from the Internet: <a href="http://www.isolv.co.in/products.html">http://www.isolv.co.in/products.html</a>
DR	"Citibank Brings CitiAlert to India – Expands Remote Banking Services with India's First Internet and Mobile-Based Money Alert Service" [online], October 18, 2000 [retrieved on March 21, 2001], 2 pp., Retrieved from the Internet: <a href="http://www.isolv.co.in/citibank.html">http://www.isolv.co.in/citibank.html</a>
DR	"Citibank Unveils CitiAlert" [online], <i>Economics Times, Mumbai</i> , October 18, 2000. Press Release October 19, 2000 [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: <a href="http://www.isolv.co.in/etcitialert.html">http://www.isolv.co.in/etcitialert.html</a>
DR	"Citibank Rides on Technology with CitiAlert" [online], <i>The Financial Express, Mumbai</i> , October 18, 2000 [retrieved on March 21, 2001], 1 p., Retrieved from the Internet: <a href="http://www.isolv.co.in/fexcitialert.html">http://www.isolv.co.in/fexcitialert.html</a>
DR	"You've Got Message . . . from CitiAlert" [online], Press Release, August 19, 2000, <i>India Infoline</i> , October 19, 2000 [retrieved on March 21, 2001], 2 pp., Retrieved from the Internet: <a href="http://www.isolv.co.in/infolineca.html">http://www.isolv.co.in/infolineca.html</a>
DR	"CitiConnect Escrow Service, a Web-Enabled Escrow Service from Citibank" [online], Copyright 2001 [retrieved on November 26, 2001], 5 pp., Retrieved from the Internet: <a href="http://www.citigroup.com/citigroup/net/b2b/ccon.htm">http://www.citigroup.com/citigroup/net/b2b/ccon.htm</a>
DR	"CitiConnect" [online], Copyright 2001 [retrieved on November 26, 2001], 1 p., Retrieved from the Internet: <a href="http://www.citissb.com/citiConnect/main.htm">http://www.citissb.com/citiConnect/main.htm</a>
DR	Muller-Veerse, Falk, "Mobile Commerce Report" [online], [retrieved on April 2, 2002], 79 pp., Retrieved from the Internet: <a href="http://www.durlacher.com">http://www.durlacher.com</a>
EXAMINER 	DATE CONSIDERED 5-17-04
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.	